

Exhibit 6

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

SETTLEMENT STATEMENT

| | | | | |
|--|----------------------------------|--|--------------------------------|--|
| 1. <input checked="" type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input type="checkbox"/> CONV. UNINS. | 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> CONV. INS. |
| 6. FILE NUMBER 57267 V | | 7. LOAN NUMBER 8957 | | |
| 8. MORTGAGE INS CASE NUMBER 441-8406221-703 | | | | |

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

1.0 3/98 (57267 V ptd/57267 V/36)

D. NAME AND ADDRESS OF BORROWER
Kenneth Taggart

E. NAME AND ADDRESS OF SELLER

F. NAME AND ADDRESS OF LENDER
LBA Financial Group, LLC
1681 Kenneth Road
York, PA 17408G. PROPERTY LOCATION
521 Cowpath Road
Telford, PA 18969
Montgomery County, PennsylvaniaH. SETTLEMENT AGENT
Suburban Abstract Affiliates, LPPLACE OF SETTLEMENT
7606 Castor Avenue
Philadelphia, PA 19152

I. SETTLEMENT DATE

July 11, 2008

Disburse: 07/16/08

J. SUMMARY OF BORROWER'S TRANSACTION

K. SUMMARY OF SELLER'S TRANSACTION

| | | | |
|---|---------------|---|------|
| 100. GROSS AMOUNT DUE FROM BORROWER: | | 400. GROSS AMOUNT DUE TO SELLER: | |
| 101. Contract Sales Price | | 401. Contract Sales Price | |
| 102. Personal Property | | 402. Personal Property | |
| 103. Settlement Charges to Borrower (Line 1400) | 628,087.06 | 403. | |
| 104. | | 404. | |
| 105. | | 405. | |
| Adjustments For Items Paid By Seller in advance | | Adjustments For Items Paid By Seller in advance | |
| 106. City/Town Taxes | to | 406. City/Town Taxes | to |
| 107. County Taxes | to | 407. County Taxes | to |
| 108. School Taxes | to | 408. School Taxes | to |
| 109. | | 409. | |
| 110. | | 410. | |
| 111. | | 411. | |
| 112. | | 412. | |
| 120. GROSS AMOUNT DUE FROM BORROWER | 628,087.06 | 420. GROSS AMOUNT DUE TO SELLER | |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: | | 500. REDUCTIONS IN AMOUNT DUE TO SELLER: | |
| 201. Deposit or earnest money | | 501. Excess Deposit (See Instructions) | |
| 202. Principal Amount of New Loan(s) | 659,648.00 | 502. Settlement Charges to Seller (Line 1400) | |
| 203. Existing loan(s) taken subject to | | 503. Existing loan(s) taken subject to | |
| 204. | | 504. Payoff of first Mortgage | |
| 205. | | 505. Payoff of second Mortgage | |
| 206. | | 506. | |
| 207. | | 507. | |
| 208. | | 508. | |
| 209. | | 509. | |
| Adjustments For Items Unpaid By Seller | | Adjustments For Items Unpaid By Seller | |
| 210. City/Town Taxes | to | 510. City/Town Taxes | to |
| 211. County Taxes | to | 511. County Taxes | to |
| 212. School Taxes | to | 512. School Taxes | to |
| 213. | | 513. | |
| 214. | | 514. | |
| 215. | | 515. | |
| 216. | | 516. | |
| 217. | | 517. Overnight Payoff to Suburban Abstract Affiliates | |
| 218. | | 518. | |
| 219. | | 519. | |
| 220. TOTAL PAID BY/FOR BORROWER | 659,648.00 | 520. TOTAL REDUCT. AMT DUE SELLER | |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER: | | 600. CASH AT SETTLEMENT TO/FROM SELLER: | |
| 301. Gross Amount Due From Borrower (Line 120) | 628,087.06 | 601. Gross Amount Due To Seller (Line 420) | |
| 302. Less Amount Paid By/For Borrower (Line 220) | (659,648.00) | 602. Less Reductions Due Seller (Line 520) | () |
| 303. CASH (FROM) (X TO) BORROWER | 31,560.94 | 603. CASH (TO) (FROM) SELLER | 0.00 |

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

Seller

Kenneth Taggart

| 700. TOTAL COMMISSION Based on Price \$ @ % | | PAID FROM BORROWER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
|--|---|---|---|
| Division of Commission (line 700) as Follows: | | | |
| 701. \$ | to | | |
| 702. \$ | to | | |
| 703. Commission Paid at Settlement | | | |
| 704. | to | | |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN | | | |
| 801. Loan Origination Fee | 0.9852 % to Eagle Nationwide Mortgage Company | 6,499.00 | |
| 802. Loan Discount | 1.2500 % to LBA Financial Group, LLC | 8,245.60 | |
| 803. Appraisal Fee | to Norm Rader POC:B600.00 | | |
| 804. Credit Report | to Eagle Nationwide Mortgage Company | 18.00 | |
| 805. Lender's Inspection Fee | to | | |
| 806. Tax Service Fee | to | | |
| 807. Flood Certification | to | | |
| 808. Processing Fee | to Eagle Nationwide Mortgage Company | 175.00 | |
| 809. Commitment Fee | to LBA Financial Group, LLC | 695.00 | |
| 810. | | | |
| 811. | | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | | | |
| 901. Interest From 07/16/08 to 08/01/08 | @ \$ 117.500000/day (16 days %) | 1,879.54 | |
| 902. Mortgage Insurance Premium | months LBA Financial Group, LLC | 9,748.50 | |
| 903. Hazard Insurance Premium | 1.0 years | | |
| 904. | | | |
| 905. | | | |
| 1000. RESERVES DEPOSITED WITH LENDER | | | |
| 1001. Hazard Insurance | 2.000 months @ \$ 141.67 per month | 283.34 | |
| 1002. Mortgage Insurance | 0.000 months @ \$ 269.42 per month | | |
| 1003. City/Town Taxes | months @ \$ per month | | |
| 1004. County Taxes | 6.000 months @ \$ 107.33 per month | 643.98 | |
| 1005. School Taxes | 2.000 months @ \$ 713.42 per month | 1,426.84 | |
| 1006. | months @ \$ per month | | |
| 1007. Aggregate Accounting Adjustmen | months @ \$ per month | -429.36 | |
| 1008. | months @ \$ per month | | |
| 1100. TITLE CHARGES | | | |
| 1101. Settlement or Closing Fee | to | | |
| 1102. Abstract or Title Search | to | | |
| 1103. Title Examination | to | | |
| 1104. Closing Service Letter | to Lawyers Title Insurance Corporation | 35.00 | |
| 1105. Document Preparation | to | | |
| 1106. Notary Fees/Clerical | to | 35.00 | |
| 1107. Attorney's Fees | to | | |
| (includes above item numbers:) | | | |
| 1108. Title Insurance | to Suburban Abstract Affiliates, LP | 3,112.88 | |
| (includes above item numbers:) | | | |
| 1109. Lender's Coverage | \$ 659,648.00 | | |
| 1110. Owner's Coverage | \$ 3,112.88 | | |
| 1111. PA Endorsements 100, 300, 8.1 | to Suburban Abstract Affiliates, LP | 150.00 | |
| 1112. Incoming Wire Fee | to Suburban Abstract | 25.00 | |
| 1113. Electronic Doc Fee | to Suburban Abstract | 50.00 | |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES | | | |
| 1201. Recording Fees: Deed \$; Mortgage \$ 109.50; Releases \$ | | 109.50 | |
| 1202. City/County Tax/Stamp: Deed ; Mortgage | | | |
| 1203. State Tax/Stamp: Deed ; Mortgage | | | |
| 1204. Overnight Payoff/Loan Docs | to Suburban Abstract Affiliates | 80.00 | |
| 1205. Certification Reimbursement | | | |
| 1300. ADDITIONAL SETTLEMENT CHARGES | | | |
| 1301. Survey | to | | |
| 1302. Pest Inspection | to | | |
| 1303. Sat of Mtge | to Greenpoint Mortgage 0084073303 | 424,136.60 | |
| 1304. Sat of Mtge | to Countrywide Bank 97630930-2 | 80,190.87 | |
| 1305. See add'l disb. exhibit | to | 90,976.77 | |
| 1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) | | 628,087.06 | |

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Suburban Abstract Affiliates, LP
Settlement Agent

ADDITIONAL DISBURSEMENTS EXHIBIT

Borrower: Kenneth Taggart
Lender: LBA Financial Group, LLC
Settlement Agent: Suburban Abstract Affiliates, LP
 (215)725-1717
Place of Settlement: 7606 Castor Avenue
 Philadelphia, PA 19152
Settlement Date: July 11, 2008
Disbursement Date: July 16, 2008
Property Location: 521 Cowpath Road
 Telford, PA 18969
 Montgomery County, Pennsylvania

| PAYEE/DESCRIPTION | NOTE/REF NO | BORROWER | SELLER |
|--|-------------|---------------------|----------------|
| Bank of America | | 6,137.00 | |
| Bank of America | 3578 | | |
| Bank of America | | 23,651.00 | |
| Bank of America | 2041 | | |
| HFC/ Beneficial | | 12,840.00 | |
| HFC/ Beneficial | 215-5 | | |
| Credit One Financial Solutions | | 25,909.00 | |
| Credit One | | | |
| Fia Merrill | | 8,070.00 | |
| FIA Merrill | 9076 | | |
| Discover | | 5,980.00 | |
| Discover | 1614 | | |
| Gerald R. Delong, TC | | 8,389.77 | |
| 2008-09 School Taxes | 8-00-4 | | |
| Total Additional Disbursements shown on Line 1305 | | \$ 90,976.77 | \$ 0.00 |

Loan No.: [REDACTED] 3957

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated **June 13, 2008** (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I (We) certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which has not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.


KENNETH TAGGART (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated **June 13, 2008** (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

(Seller) (Date)

(Seller) (Date)

(Seller) (Date)

(Seller) (Date)

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details, see Title 18, U.S. Code Sections 1001 and 1010.

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) indicated.



CLOSING AGENT

(Settlement Agent)



(Date)

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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